MONTHLY OPERATING BUDGET TEMPLATE

INCOME	AMOUNT
Wages/Net Pay	
Interest	
Dividends	
Gifts	
Other	
Other	
Other	
TOTAL MONTHLY INCOME	

LIVING EXPENSES Rent/Mortgage Property Taxes Repairs Clothing Other Other Other UTILITIES Gas Electric Water Phone Other Other Other Other Uther Uther	EXPENSES	BUDGET AMOUNT	ACTUAL COSTS	OVERAGE/SURPLU S
Property Taxes Repairs Clothing Other Other Other UTILITIES Gas Electric Water Phone Other Other Groceries Restaurants/Take Out Water	LIVING EXPENSES			
Repairs Clothing Other Other Other Other Other UTILITIES Gas Electric Water Phone Other Other Other Other Restaurants/Take Out Water	Rent/Mortgage			
Clothing Other Other Other Other UTILITIES Gas Electric Water Phone Other Other Other Other Restaurants/Take Out Water	Property Taxes			
Other Other Other Other UTILITIES Gas Electric Water Phone Other Other Other Other Other Restaurants/Take Out Water	Repairs			
Other Other UTILITIES Gas Electric Water Phone Other Other Other Other Restaurants/Take Out Water	Clothing			
Other UTILITIES Gas Electric Water Phone Other Other Other Other Restaurants/Take Out Water	Other			
UTILITIES Gas Electric Water Phone Other Other Other Other FOOD Groceries Restaurants/Take Out Water	Other			
Gas Electric Water Phone Other Other Other Groceries Restaurants/Take Out Water	Other			
Electric Water Phone Other Other Other FOOD Groceries Restaurants/Take Out Water	UTILITIES			
Water Phone Other Other Other Other FOOD Groceries Restaurants/Take Out Water	Gas			
Phone Other Other Other Other FOOD Groceries Restaurants/Take Out Water	Electric			
Other Other Other FOOD Groceries Restaurants/Take Out Water	Water			
Other Other FOOD Groceries Restaurants/Take Out Water	Phone			
Other FOOD Groceries Restaurants/Take Out Water	Other			
FOOD Groceries Restaurants/Take Out Water	Other			
Groceries Restaurants/Take Out Water	Other			
Restaurants/Take Out Water	FOOD			
Water	Groceries			
	Restaurants/Take Out			
lunches	Water			
LUTICTICS	Lunches			
Other	Other			

O.U.		
Other		
Other		
FINANCES		
Credit Cards		
Student Loans		
Investments		
Savings		
Alimony/Child Support		
401k/IRA/Retirement Savings		
Other		
MEDICAL		
Insurance		
Outstanding Doctor Bills		
Check ups		
Dental visits		
Other		
Other		
Other		
ENTERTAINMENT		
Cable		
Online services		
Shows		
Vacation		
Other		
Other		
Other		
TOTAL MONTHLY EXPENSES		

TOTAL INCOME	
TOTAL MONTHLY OPERATING COSTS	
TOTAL MONTHLY OPERATING	
OVERAGE/SURPLUS	

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